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Discounts tab 572, all the tabs will appear at the top of the page while the user is in the auto application. The functionality of the Discounts tab 572 is discussed below.

In the Drawings

Please amend Figures 3 and 5 as shown in red on the attached drawing.

In the Claims

Please substitute the following claims for the pending claims with the same number:

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1. (Amended) A method of providing an intelligent user interface to an on-line application comprising the steps of:

furnishing a plurality of icons on a web page displayed to a user of a web browser, wherein each said icon is a hyperlink to a dynamically generated on-line application form set and wherein said web browser comprises Back and Forward navigation functionalities;

displaying said dynamically generated on-line application form set in response to the activation of said hyperlink, wherein said dynamically generated on-line application form set comprises a state determined by at least one user input; and

maintaining said state upon the activation of another said icons wherein said maintaining allows the use of said Back and Forward navigation functionalities without loss of said state.

2. (Amended) The method of Claim 1, wherein said displaying said dynamically generated on-line application form set comprises combining information from a template file and either a database or a conditional merge file or both to form said application form set.

3. (Amended) The method of Claim 1, wherein said dynamically generated on-line application form set comprises data and queries presented as part of a process for applying for a service.

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7. (Amended) The method of Claim 1, wherein said web page comprises quasi-static elements distinct from said dynamically generated on-line application form set, wherein said displaying said dynamically generated on-line application form set in response to the activation of said hyperlink may affect the display of said quasi-static elements.

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9. (Amended) A computer system for providing an intelligent user interface to an on-line application, comprising computer instructions for:

furnishing a plurality of icons on a web page displayed to a user of a web browser, wherein each said icon is a hyperlink to a dynamically generated on-line application form set and wherein said web browser comprises Back and Forward navigation functionalities;

displaying said dynamically generated on-line application form set in response to the activation of said hyperlink, wherein said dynamically generated on-line application form set comprises a state determined by at least one user input; and

maintaining said state upon the activation of another said icons wherein said maintaining allows the use of said Back and Forward navigation functionalities without loss of said state.

10. (Amended) The computer system of Claim 9, wherein said displaying said dynamically generated on-line application form set comprises combining information from a template file and either a database or a conditional merge file or both to form said application form set.

11. (Amended) The computer system of Claim 9, wherein said dynamically generated on-line application form set comprises data and queries presented as part of a process for applying for a service.

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15. (Amended) The computer system of Claim 9, wherein said web page comprises quasi-static elements distinct from said dynamically generated on-line application form set, wherein said displaying said dynamically generated on-line

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application form set in response to the activation of said hyperlink may affect the display of said quasi-static elements.

17. (Amended) A computer-readable storage medium, comprising computer instructions for:

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furnishing a plurality of icons on a web page displayed to a user of a web browser, wherein each said icon is a hyperlink to a dynamically generated on-line application form set and wherein said web browser comprises Back and Forward navigation functionalities; displaying said dynamically generated on-line application form set in response to the activation of said hyperlink, wherein said dynamically generated on-line application form set comprises a state determined by at least one user input; and maintaining said state upon the activation of another said icons wherein said maintaining allows the use of said Back and Forward navigation functionalities without loss of said state.

18. (Amended) The computer-readable storage medium of Claim 17, wherein said displaying said dynamically generated on-line application form set comprises combining information from a template file and either a database or a conditional merge file or both to form said application form set.

19. (Amended) The computer-readable storage medium of Claim 17, wherein said dynamically generated on-line application form set comprises data and queries presented as part of a process for applying for a service.

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23. (Amended) The computer-readable storage medium of Claim 17, wherein said web page comprises quasi-static elements distinct from said dynamically generated on-line application form set, wherein said displaying said dynamically generated on-line application form set in response to the activation of said hyperlink may affect the display of said quasi-static elements.

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25. (Amended) A computer data signal embodied in a carrier wave, comprising computer instructions for:

furnishing a plurality of icons on a web page displayed to a user of a web browser, wherein each said icon is a hyperlink to a dynamically generated on-line application form set and wherein said web browser comprises Back and Forward navigation functionalities;

displaying said dynamically generated on-line application form set in response to the activation of said hyperlink, wherein said dynamically generated on-line application form set comprises a state determined by at least one user input; and

maintaining said state upon the activation of another said icons wherein said maintaining allows the use of said Back and Forward navigation functionalities without loss of said state.

26. (Amended) The computer data signal of Claim 25, wherein said displaying said dynamically generated on-line application form set comprises combining information from a template file and either a database or a conditional merge file or both to form said application form set.

27. (Amended) The computer data signal of Claim 25, wherein said dynamically generated on-line application form set comprises data and queries presented as part of a process for applying for a service.

31. (Amended) The computer data signal of Claim 25, wherein said web page comprises quasi-static elements distinct from said dynamically generated on-line application form set, wherein said displaying said dynamically generated on-line application form set in response to the activation of said hyperlink may affect the display of said quasi-static elements.

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